

B1 (Official Form 1)(04/13)

United States Bankruptcy Court
District of Nevada

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Roberts, Richard N	Name of Joint Debtor (Spouse) (Last, First, Middle): Roberts, Jane S
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all) xxx-xx-8517	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-1004
Street Address of Debtor (No. and Street, City, and State): 11709 Grotta Azzurra Avenue Las Vegas, NV	Street Address of Joint Debtor (No. and Street, City, and State): 4750 N. Jensen Street Las Vegas, NV
ZIP Code 89138	ZIP Code 89129-1606
County of Residence or of the Principal Place of Business: Clark	County of Residence or of the Principal Place of Business: Clark
Mailing Address of Debtor (if different from street address): 4750 N. Jensen Street Las Vegas, NV	Mailing Address of Joint Debtor (if different from street address):
ZIP Code 89129	ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):	

Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13
Chapter 15 Debtors Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:	Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Nature of Debts (Check one box) <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (<i>amount subject to adjustment on 4/01/16 and every three years thereafter</i>).	Chapter 11 Debtors Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).

Statistical/Administrative Information <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.	THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000	
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion	
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion	

B1 (Official Form 1)(04/13)

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Roberts, Richard N Roberts, Jane S
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)		
Location Where Filed: - None -	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)		
Name of Debtor: Regal Property Holdings, Inc.	Case Number:	Date Filed:
District: District of Nevada	Relationship: Owners	Judge:
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b). X _____ Signature of Attorney for Debtor(s) (Date)
Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.		
Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.		
Information Regarding the Debtor - Venue (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.		
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) <input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) _____ (Name of landlord that obtained judgment) _____ (Address of landlord)		
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).		

B1 (Official Form 1)(04/13)

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Roberts, Richard N**Roberts, Jane S****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.
 [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.
 [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Richard N RobertsSignature of Debtor **Richard N Roberts****X /s/ Jane S Roberts**Signature of Joint Debtor **Jane S Roberts**

Telephone Number (If not represented by attorney)

May 6, 2013

Date

Signature of Attorney***X /s/ Samuel A. Schwartz, Esq.**

Signature of Attorney for Debtor(s)

Samuel A. Schwartz, Esq. 10985

Printed Name of Attorney for Debtor(s)

The Schwartz Law Firm, Inc.

Firm Name

**6623 Las Vegas Blvd. South, Suite 300
Las Vegas, NV 89119**

Address

**Email: sam@schwartzlawyers.com
(702) 385-5544 Fax: (702) 385-2741**

Telephone Number

May 6, 2013

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person,or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court
District of Nevada

In re Richard N Roberts
Jane S Roberts

Debtor(s)

Case No.
Chapter

11

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Richard N Roberts
Richard N Roberts

Date: May 6, 2013

Certificate Number: 03088-NV-CC-020885100



03088-NV-CC-020885100

CERTIFICATE OF COUNSELING

I CERTIFY that on May 2, 2013, at 11:18 o'clock PM CDT, Richard N Roberts received from Debt Education and Certification Foundation, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the District of Nevada, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet and telephone.

Date: May 2, 2013 By: /s/Brad Shedden

Name: Brad Shedden

Title: Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court
District of Nevada

In re Richard N Roberts
Jane S Roberts

Debtor(s)

Case No.
Chapter

11

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Jane S Roberts
Jane S Roberts

Date: May 6, 2013

Certificate Number: 03088-NV-CC-020885101



03088-NV-CC-020885101

CERTIFICATE OF COUNSELING

I CERTIFY that on May 2, 2013, at 11:18 o'clock PM CDT, Jane S Roberts received from Debt Education and Certification Foundation, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the District of Nevada, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet and telephone.

Date: May 2, 2013 By: /s/Brad Shedden

Name: Brad Shedden

Title: Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

B4 (Official Form 4) (12/07)

United States Bankruptcy Court
District of Nevada

In re Richard N Roberts
Jane S Roberts

Debtor(s)

Case No.

Chapter

11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
Adidas P.O. Box 100384 Atlanta, GA 30384-0384	Adidas P.O. Box 100384 Atlanta, GA 30384-0384	Personal Guaranty		84,020.61
Agron P.O. Box 51708 Los Angeles, CA 90051-7697	Agron P.O. Box 51708 Los Angeles, CA 90051-7697	Personal Guaranty		8,181.32
American Express P.O. Box 981535 El Paso, TX 79998-1535	American Express P.O. Box 981535 El Paso, TX 79998-1535	Business Credit Card		4,611.48
American Express Po Box 3001 16 General Warren Blvd Malvern, PA 19355	American Express Po Box 3001 16 General Warren Blvd Malvern, PA 19355	Credit Card		52,494.71
American Express PO Box 0001 Los Angeles, CA 90096-0001	American Express PO Box 0001 Los Angeles, CA 90096-0001	Business Credit Card		29,098.16
Bank Of America Po Box 982235 El Paso, TX 79998	Bank Of America Po Box 982235 El Paso, TX 79998	Credit Card		49,982.00
Barclays Bank Delaware Attn: Bankruptcy P.O. Box 8801 Wilmington, DE 19899	Barclays Bank Delaware Attn: Bankruptcy P.O. Box 8801 Wilmington, DE 19899	Credit Card		9,600.00
Chase Po Box 15298 Wilmington, DE 19850	Chase Po Box 15298 Wilmington, DE 19850	Credit Card		8,000.00
Citibank Sd, Na Attn: Centralized Bankruptcy Po Box 20363 Kansas City, MO 64195	Citibank Sd, Na Attn: Centralized Bankruptcy Po Box 20363 Kansas City, MO 64195	Credit Card		25,000.00
David Lawrence Casa Jane, La Rejana, PagoMeli Torrox, Malaga Spain	David Lawrence Casa Jane, La Rejana, PagoMeli Torrox, Malaga Spain	Personal Loan (160,000.00 Euro)		209,056.00

B4 (Official Form 4) (12/07) - Cont.

Richard N Roberts
In re Jane S Roberts

Case No. _____

Debtor(s) _____

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850	Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850	Credit Card		4,200.00
DLA Piper, UK LLP Attn: Jonathan Eatough 101 Barbirolli Square Bridgewater Manchester M2 3DL United Kingdom DX 14304	DLA Piper, UK LLP Attn: Jonathan Eatough 101 Barbirolli Square United Kingdom DX 14304	Legal Fees (21,275.11 GBP) UKM/49758134.1		33,106.20
Elaine Graf 7413 Doe Avenue Las Vegas, NV 89117	Elaine Graf 7413 Doe Avenue Las Vegas, NV 89117	Personal Loan		15,000.00
Faith Lutheran Middle - High School 2015 S. Hualapai Way Las Vegas, NV 89117	Faith Lutheran Middle - High School 2015 S. Hualapai Way Las Vegas, NV 89117	Tuition - Joshua and Jacob Roberts		5,852.00
GECRB/Gap Attn: bankruptcy Po Box 103104 Roswell, GA 30076	GECRB/Gap Attn: bankruptcy Po Box 103104 Roswell, GA 30076	Credit Card		4,064.00
Nicholas Ian Shaw 6 While Street, Stockton Meath Cheshire, WA46JX, England	Nicholas Ian Shaw 6 While Street, Stockton Meath Cheshire, WA46JX, England	Personal Loan (90,000.00 GBP)		139,662.00
Stephen Baker 1612 Vefpertina Court Las Vegas, NV 89128	Stephen Baker 1612 Vefpertina Court Las Vegas, NV 89128	Personal Loan		25,000.00
Tom Scardamaglia 1448 Anderson Road Elburn, IL 60119	Tom Scardamaglia 1448 Anderson Road Elburn, IL 60119	Personal Loan		20,000.00
Unicaja Bank Plaza de la Ermita Calle San Miguel, Nerja Spain	Unicaja Bank Plaza de la Ermita Calle San Miguel, Nerja	Mortgage (146,000 Euro)		191,391.40 (0.00 secured)
Wells Fargo Card Services 1 Home Campus 3rd Floor Des Moines, IA 50328	Wells Fargo Card Services 1 Home Campus 3rd Floor Des Moines, IA 50328	Credit Card		11,476.23

B4 (Official Form 4) (12/07) - Cont.

In re **Richard N Roberts**
Jane S Roberts

Case No. _____

Debtor(s) _____

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS
(Continuation Sheet)**DECLARATION UNDER PENALTY OF PERJURY
ON BEHALF OF A CORPORATION OR PARTNERSHIP**

We, **Richard N Roberts** and **Jane S Roberts**, the debtors in this case, declare under penalty of perjury that we have read the foregoing list and that it is true and correct to the best of our information and belief.

Date May 6, 2013Signature /s/ Richard N Roberts
Richard N Roberts
DebtorDate May 6, 2013Signature /s/ Jane S Roberts
Jane S Roberts
Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court
District of Nevada

In re **Richard N Roberts**
Jane S Roberts

Debtor(s)

Case No.

Chapter

11

VERIFICATION OF CREDITOR MATRIX

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: May 6, 2013

/s/ Richard N Roberts

Richard N Roberts

Signature of Debtor

Date: May 6, 2013

/s/ Jane S Roberts

Jane S Roberts

Signature of Debtor

Richard N Roberts
Jane S Roberts
4750 N. Jensen Street
Las Vegas, NV 89129

Samuel A. Schwartz. Esq.
The Schwartz Law Firm, Inc.
6623 Las Vegas Blvd. South, Suite 300
Las Vegas, NV 89119

United States Trustee
300 Las Vegas Blvd. South #4300
Las Vegas, NV 89101

Dept of Employment, Training and Rehab
Employment Security Division
500 East Third Street
Carson City, NV 89713

Nevada Dept of Taxation, BK Section
555 E. Washington Ave. #1300
Las Vegas, NV 89101

Internal Revenue Service
P.O. Box 7346
Philadelphia, PA 19101-7346

Clark County Assessor
c/o Bankruptcy Clerk
500 S Grand Central Pkwy
Box 551401
Las Vegas, NV 89155-1401

Clark County Treasurer
c/o Bankruptcy Clerk
500 S Grand Central Parkway
PO Box 551220
Las Vegas, NV 89155-1220

State of Nevada Dept. of Motor Vehicles
Attn: Legal Division
555 Wright Way
Carson City, NV 89711

Adidas
P.O. Box 100384
Atlanta, GA 30384-0384

Agron
P.O. Box 51708
Los Angeles, CA 90051-7697

Ally Financial
Acct No xxxxxxxxx8983
Attn: Bankruptcy
Po Box 130424
Roseville, MN 55113

American Express
Acct No xxxxxxxxxxxxxxx3893
Po Box 3001
16 General Warren Blvd
Malvern, PA 19355

American Express
Acct No xxxxxxxxxxxxxxx6503
Po Box 3001
16 General Warren Blvd
Malvern, PA 19355

American Express
Acct No x-x1002
PO Box 0001
Los Angeles, CA 90096-0001

American Express
Acct No x/x1002
P.O. Box 981535
El Paso, TX 79998-1535

Bank Of America
Acct No xxxxxxxxxxxxxxx3362
Po Box 982235
El Paso, TX 79998

Bank of America Home Loans
Acct No xxxxx2033
Attn: Correspondence Unit/CA6-919-02-41
Po Box 5170
Simi Valley, CA 93062

Barclays Bank Delaware
Acct No xxxxxxxxxxxxxxx5474
Attn: Bankruptcy
P.O. Box 8801
Wilmington, DE 19899

Bishop Gorman High School
Acct No x6-355
5959 S. Hualapai Way
Las Vegas, NV 89148

Bmw Financial Services
Acct No xxxxxxx0463
Attn: Bankruptcy Department
Po Box 3608
Dublin, OH 43016

Chase
Acct No xxxxxxxxxxxxxxxx2537
Po Box 15298
Wilmington, DE 19850

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Citibank Sd, Na
Acct No xxxxxxxxxxxxxxxx3838
Attn: Centralized Bankruptcy
Po Box 20363
Kansas City, MO 64195

Citibank Usa
Acct No xxxxxxxxxxxxxxxx7542
Citicorp Credit Services/Attn:Centralize
Po Box 20507
Kansas City, MO 64195

City of Las Vegas
Acct No xxxx5131
P.O. Box 748029
Los Angeles, CA 90074-8029

Commonwealth of Massachusetts
Acct No xx-xxx8584
Executive Office of Labor and Workforce
Charles F. Hurley Building
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Dell Financial Services
Acct No xxxxxxxxxxxxxxxx4652
Dell Financial Services Attn: Bankrupcty
Po Box 81577
Austin, TX 78708

Desert Anesthesiologists, Inc.
Acct No xxx3201
P.O. Box 3930
Salt Lake City, UT 84110-3930

Desert Institute of Spine Care
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5130 S. Fort Apache Road, Ste. 215-415
Las Vegas, NV 89148

Discover Fin Svcs Llc
Acct No xxxxxxxxxxxx8812
Po Box 15316
Wilmington, DE 19850

DJO Global, LLC
Acct No xxx5888
599 Cardigan Road
Saint Paul, MN 55126

DLA Piper, UK LLP
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Po Box 8218
Mason, OH 45040

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Express/Comenity Bank
Acct No xxxxx4444
Attention: Bankruptcy Dept
Po Box 182686
Columbus, OH 43218

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2015 S. Hualapai Way
Las Vegas, NV 89117

Gecrb/Amazon
Acct No xxxxxxxxxxxx2852
Attn: Bankruptcy
Po Box 103104
Roswell, GA 30076

GECRB/Gap
Acct No xxxxxxxxxxxxxxx6867
Attn: bankruptcy
Po Box 103104
Roswell, GA 30076

GECRB/JC Penny
Acct No xxxxxxxxxxxxxxx5591
Attention: Bankruptcy
Po Box 103104
Roswell, GA 30076

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Newport News
Acct No xxxxxxxxxxxxxxx2051
Po Box 182125
Columbus, OH 43218

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6 While Street, Stockton Meath
Cheshire, WA46JX, England

Nordstrom FSB
Acct No xxxxxx3933
Attention: Account Services
Po Box 6566
Englewood, CO 80155

Quest Diagnostics
Acct No xxxxx4833
P.O. Box 7302
Hollister, MO 65673-7302

Shaxgroup, Inc.
7060 W. Warm Springs Road
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Las Vegas, NV 89113

Steinberg Diagnostic Medical Imaging
Acct No xx2879
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Las Vegas, NV 89133-6900

Stephen Baker
1612 Vefpertina Court
Las Vegas, NV 89128

Stephens Pest Control
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Henderson, NV 89016-0554

Stirling Mortimer Global Property Fund
PO Box 225
Heritage Hall
Le Marchant Street
St Peter Port Guernsey GY1 4HY

Tom Scardamaglia
1448 Anderson Road
Elburn, IL 60119

Unicaja Bank
Acct No xxxxxxxxxxxxxxxx0337
Plaza de la Ermita
Calle San Miguel, Nerja
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Victoria's Secret
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Po Box 182125
Columbus, OH 43218

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1 Home Campus
3rd Floor
Des Moines, IA 50328